

## CLAIMS

What is claimed is:

1. A method for facilitating insurance industry activities over an  
5 electronic data network, said method comprising the steps of:
  - (a) receiving non-standardized insurance request data from a client computer over the network;
  - (b) generating standardized insurance request data from the non-standardized insurance request data;
  - 10 (c) transmitting the standardized insurance request data to at least one insurance carrier server over the data network;
  - (d) receiving standardized insurance response data from the insurance carrier server over the data network; and
  - (e) transmitting the standardized insurance response data to the  
15 client computer over the data network.
2. The method of Claim 1, which includes the step of indirectly transmitting the standardized request data to at least one insurance carrier server over the data network.

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3. The method of Claim 2, which includes the step of directly transmitting the standardized request data to at least one second server which is electronically connected to the data network.
- 5 4. The method of Claim 3, which includes the steps of receiving standardized insurance response data from the second server over the data network and transmitting the standardized insurance response data to the client computer over the data network.
- 10 5. The method of Claim 1, which includes the step of transmitting the standardized request data to at least one resource server over the data network.
- 15 6. The method of Claim 5, which includes the steps of receiving standardized insurance resource response data from the resource server over the data network and transmitting the standardized insurance resource response data to the client computer over the data network.

7. A method for performing insurance transactions over an electronic data network, said method comprising the steps of:
- (a) receiving an insurance data request from a client computer;
  - (b) standardizing the insurance data request;
  - 5 (c) transmitting a standardized insurance data request to at least one insurance carrier server;
  - (d) receiving a standardized insurance data response from the insurance carrier server; and
  - 10 (e) transmitting the standardized insurance data response to the client computer.
8. The method of Claim 7, wherein the insurance data request includes an insurance policy application.
- 15 9. The method of Claim 7, wherein the insurance data request includes a request for an insurance policy quote.
10. The method of Claim 7, wherein the insurance data request includes a purchase of an insurance policy.
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11. A method for facilitating insurance industry activities through an Internet, said method comprising the steps of:
- (a) receiving an HTML request from a client computer, over the Internet;
  - 5 (b) generating a first XML request based upon the HTML request;
  - (c) transmitting the first XML request from the first server to a plurality of insurance carrier servers over the Internet;
  - (d) receiving a carrier XML response from at least one of the insurance carrier servers over the Internet; and
  - 10 (e) transmitting the carrier XML response to the client computer over the Internet.
12. The method of Claim 11, which includes the step of receiving an HTML/XML request from the client computer over the Internet.
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13. A method for facilitating insurance agency operation over an Internet, said method comprising the steps of:
- (a) receiving an insurance data request from a client computer over the Internet;
  - 5 (b) generating a first XML request based upon the insurance data request;
  - (c) transmitting the first XML request from the first server to at least one of a plurality of potential insurance carrier servers over the Internet;
  - 10 (d) receiving a carrier XML response from at least one of the insurance carrier servers over the Internet; and
  - (e) transmitting the carrier XML response from the first server to the client computer over the Internet.
- 15 14. The method of Claim 13, wherein the insurance data request is an HTML/XML request.
15. The method of Claim 13, wherein the insurance data request is an XML request.

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16. A method for facilitating insurance policy sales by insurance agents over an Internet, said method comprising the steps of:
- (a) receiving an HTML/XML sell request from an agent's web browser over the Internet;
  - 5 (b) generating an XML sell request based upon the HTML/XML sell request;
  - (c) transmitting the XML sell request from the first server to at least one of a plurality of potential insurance carrier servers over the Internet;
  - 10 (d) receiving an XML sell response from at least one of the insurance carrier servers over the Internet; and
  - (e) transmitting the XML sell response to the insurance agent's web browser over the Internet.

17. A method for facilitating insurance policy purchases by insurance customers over an Internet, said method comprising the steps of:
- (a) enabling a customer to electronically select one insurance policy out of a plurality of insurance policies offered by a plurality of different insurance carriers;
  - (b) receiving an HTML/XML purchase request from an insurance customer's web browser over the Internet;
  - (c) generating an XML purchase request based upon the HTML/XML purchase request;
  - (d) transmitting the XML purchase request to a particular insurance carrier server over the Internet;
  - (e) receiving an XML sale response from the particular insurance carrier server over the Internet; and
  - (f) transmitting the XML sale response to the customer's web browser over the Internet.

18. A method for facilitating insurance agency operation over an Internet, said method comprising the steps of:

(a) providing an insurance agency website which is accessible by a plurality of customer computers electronically connected the Internet;

(b) enabling insurance customers to transmit insurance data requests through the insurance agency website over the Internet;

(c) using a first server and a data storage device electronically connected thereto in order to receive the data requests over the Internet;

(d) using the first server and the data storage device to generate XML requests from the insurance data requests;

(e) using the first server to obtain XML responses from insurance carrier servers over the Internet; and

(f) using the first server to transmit the XML responses to the customer computers over the Internet.



19. A method for using a network architecture for conducting insurance industry activities over a network, said method comprising the steps of:
- (a) electronically connecting a first server to the network;
  - 5 (b) enabling at least one network access device to electronically connect to the first server;
  - (c) electronically connecting the first server to a plurality of insurance carrier servers over the network;
  - (d) electronically connecting a data storage device to the first  
10 server; and
  - (e) storing standardized insurance data generator code within the data storage device.
20. The method of Claim 19, which includes the step of directly  
15 electronically connecting the first server to a plurality of insurance carrier servers over the network.
21. The method of Claim 19, which includes the step of electronically  
20 connecting the first server to a plurality of insurance carrier servers through at least one second server which is electronically connected to the network.

22. A data storage device electronically connected to a server operating on a network, said data storage device comprising: a memory device storing a plurality of instructions which direct the server to:

- 5 (a) execute a plurality of predetermined insurance-related database requests;
- (b) receive a plurality of predetermined types of insurance-related requests from devices electronically connected to the network;
- 10 (c) generate standardized insurance data requests based upon the insurance-related requests;
- (d) transmit the standardized insurance data requests to insurance carrier servers;
- (e) receive standardized insurance data responses from the insurance carrier servers; and
- 15 (f) store data associated with the requests and responses for tracking insurance transactions.

23. A data storage device for a plurality of different insurance agencies,  
said data storage device comprising: a memory device storing a  
plurality of instructions which direct a server to:
- (a) host a plurality of different agency websites which are  
accessible by a plurality of different Internet access devices;
  - (b) transmit HTML data to the Internet access devices;
  - (c) display a plurality of web pages on each of the agency  
websites;
  - (d) execute a plurality of different types of predetermined  
database requests;
  - (e) execute a plurality of different types of predetermined server  
requests; and
  - (f) track data associated with insurance transactions.
24. The data storage device of Claim 23, wherein the database  
requests include at least one contact request.
25. The data storage device of Claim 23, wherein the database  
requests include at least one account request.
26. The data storage device of Claim 23, wherein the database  
requests include at least one invoice request.

27. The data storage device of Claim 23, wherein the database requests include at least one payment request.
- 5 28. The data storage device of Claim 23, wherein the database requests include at least one payment tracking request.
29. The data storage device of Claim 23, wherein the database requests include at least one reporting request.
- 10 30. The data storage device of Claim 23, wherein the database requests include at least one statement request.
31. The data storage device of Claim 23, wherein the database requests include at least one searching request.
- 15 32. The data storage device of Claim 23, wherein the database requests include at least one messaging request.
- 20 33. The data storage device of Claim 23, wherein the database requests include at least one accounting system interfacing request.

34. The data storage device of Claim 23, wherein the database requests include at least one customization request.
- 5 35. The data storage device of Claim 23, wherein the server requests include at least one request for an insurance policy quote.
36. The data storage device of Claim 23, wherein the server requests include at least one request for an insurance policy binder.
- 10 37. The data storage device of Claim 23, wherein the server requests include at least one request for an insurance policy.
38. The data storage device of Claim 23, wherein the server requests include at least one request for a response to an insurance policy claim.
- 15 39. The data storage device of Claim 23, wherein the server requests include at least one request for an invoice.
- 20 40. The data storage device of Claim 23, wherein the server requests include at least one request for payment.

41. The data storage device of Claim 23, which includes instructions directing the server to provide an electronic notice to an agent or carrier when a predetermined type of event occurs.

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42. The data storage device of Claim 41, wherein the predetermined type of event includes a weather event.

43. The data storage device of Claim 41, wherein the predetermined type of event includes an automobile accident.

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44. The data storage device of Claim 41, wherein the predetermined type of event includes damage to property.

45. The data storage device of Claim 41, wherein the predetermined type of event includes an illness to a person.

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46. The data storage device of Claim 41, wherein the predetermined type of event includes injury to a person.

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47. The data storage device of Claim 23, which includes instructions directing the server to enable a plurality of people to communicate with one another in real-time on websites hosted by the server.
- 5 48. The data storage device of Claim 23, which includes instructions directing the server to enable a plurality of people to communicate with one another in real-time on websites hosted by a plurality of different servers.
- 10 49. A data storage device electronically connected to a first server, the first server connected, over a network, to at least one client computer and at least one insurance carrier server, said data storage device comprising: a memory device storing standardized insurance data generator code and standardized insurance data processor code.
- 15 50. The data storage device of Claim 49, wherein the network is an Internet.
- 20 51. The data storage device of Claim 49, wherein the standardized data generator code includes XML insurance file generator code.

52. The data storage device of Claim 49, wherein the standardized data processor code includes XML insurance file parser code.

53. A data storage device electronically connected to a first server, the  
5 first server electronically connected to a database and the first  
server connected, over an Internet, to a plurality of client computers  
and a plurality of insurance carrier servers, said data storage  
device comprising: a memory device storing XML insurance file  
generator code; XML insurance file parser code; database request  
10 code; and server request code.

54. The data storage device of Claim 53, wherein the memory device stores management code.



55. A data storage device electronically connected to a first server, the first server electronically connected to the Internet, said data storage device comprising: a memory device storing a plurality of instructions which Internet access devices can read, through the use of a predetermined web browser program, said instructions directing the server to:
- (a) receive insurance data requests from the Internet access devices;
  - (b) generate insurance data in response to predetermined insurance data requests;
  - (c) store insurance data;
  - (d) retrieve insurance data;
  - (e) manipulate insurance data;
  - (f) graphically represent insurance data; and
  - (g) track insurance data associated with insurance transactions.

56. A data storage device for use by different insurance agencies, said data storage device electronically connected to an application server, the application server electronically connected to an Internet, said data storage device comprising:

5 a memory device storing a plurality of instructions which agency computers of different insurance agencies can use to transmit insurance data requests to the application server and to receive insurance data responses from the application server, said agency computers including a web browser program, said application server connected to at least one  
10 insurance carrier server over the Internet.

57. The data storage device of Claim 56, wherein the insurance data requests include insurance transaction requests.

15 58. The data storage device of Claim 56, wherein the insurance data requests include insurance policy quote requests.

59. The data storage device of Claim 56, wherein the insurance data requests include insurance policy purchase requests.

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60. The data storage device of Claim 56, wherein the insurance data responses include insurance policy transaction responses.

61. The data storage device of Claim 56, wherein the insurance data responses include insurance policy quote responses.

5 62. The data storage device of Claim 56, wherein the insurance data responses include insurance policy sale responses.

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63. A data storage device electronically connected to a first server, the first server connected to a client computer over an Internet client/server communication channel, the first server connected to a second server over an Internet peer-to-peer communication channel, said data storage device comprising: a memory device storing a plurality of instructions directing the first server to:
- (a) host at least one agent website which is accessible by at least one client computer;
  - (b) receive an insurance data request from the client computer;
  - (c) generate XML request files from the insurance data request;
  - (d) transmit the XML request files to a second server;
  - (e) receive XML response files from the second server;
  - (f) transmit the XML response files to the client computer;
  - (a) transmit predetermined HTML files to the client computer;
  - (g) execute at least one database request;
  - (h) track data associated with insurance transactions;
  - (i) store insurance data for insurance agents;
  - (j) organize insurance data for insurance agents; and
  - (k) retrieve insurance data in response to requests made through the agent website.

64. A system for facilitating insurance industry activities comprising:

a client/server communication channel for connecting a client computer to a first server over an Internet;

a peer-to-peer communication channel for connecting the first  
5 server to a second server over the Internet; and

a data storage device storing a plurality of instructions directing the first server to:

- (a) host at least one agent website which is accessible by the client computer;
- 10 (b) transmit HTML insurance files to the agent website;
- (c) receive a non-XML insurance data request from the client computer;
- (d) generate an XML insurance file request based upon the non-XML insurance data request;
- 15 (e) transmit the XML insurance file request to an insurance carrier server;
- (f) receive an XML insurance file response from the insurance carrier server;
- (g) transmit the XML insurance file response to the client  
20 computer;
- (h) execute at least one database request; and
- (i) track insurance data associated with insurance transactions.

65. A network architecture for conducting insurance industry activities,  
the network architecture comprising:  
a client/server communication channel for connecting a client  
5 computer to a first server over a network;  
a peer-to-peer communication channel for connecting the first  
server to a second server over the network;  
a data storage device electronically connected to the first server;  
and  
10 code for generating standardized insurance data from the  
insurance data received from the second server or the client computer,  
said code stored on the data storage device.
66. The network architecture of Claim 65, wherein the network is an  
15 Internet.
67. The network architecture of Claim 65, wherein the second server is  
an insurance carrier server.
- 20 68. The network architecture of Claim 65, wherein the code is used by  
the first server to transmit standardized insurance data between the  
client computer and the second server.

69. The network architecture of Claim 65, wherein the code includes XML file generator code.
- 5 70. The network architecture of Claim 65, wherein at least part of the standardized insurance data includes XML standardized insurance data.
- 10 71. The network architecture of Claim 65, which includes at least one computer program stored within the data storage device which the first server uses to provide an insurance agent with assistance in operating the insurance agent's insurance business.
- 15 72. The network architecture of Claim 65, which includes at least one computer program stored within the data storage device which instructs the first server to transmit predetermined insurance data requests to the second server.
- 20 73. The network architecture of Claim 65, which includes a plurality of client computers which are accessible by a plurality of insurance agents and insurance customers.

74. The network architecture of Claim 73, which includes at least one computer program stored within the data storage device which instructs the first server to transmit predetermined insurance data responses to the client computers for receipt by predetermined insurance agents or insurance customers.

75. A network architecture used for conducting insurance industry activities, the network architecture comprising:

- a client/server communication channel for connecting a client computer to a first server over a network;
- a peer-to-peer communication channel for connecting the first server to a plurality of insurance carrier servers over the network;
- a data storage device electronically connected to the first server;
- and
- at least one computer program stored within the data storage device which instructs the first server to transmit standardized insurance data between the client computer and the insurance carrier servers.

76. The network architecture of Claim 75, wherein the standardized insurance data includes XML standardized insurance data.



77. A network architecture for conducting insurance industry activities,  
the network architecture comprising:

a client/server communication channel for connecting a plurality of  
client computers to a first server over a network;

5 a peer-to-peer communication channel for connecting the first  
server to a plurality of insurance carrier servers;

a data storage device electronically connected to the first server;

at least one computer program stored within the data storage  
device which instructs the first server to generate standardized insurance  
10 data and to transmit the standardized insurance data between the client  
computers and the insurance carrier servers for the performance of  
insurance transactions.

78. The network architecture of Claim 77, wherein the standardized  
15 insurance data includes XML standardized insurance data.

79. The network architecture of Claim 77, wherein the transactions  
include selling at least one insurance policy.

20 80. The network architecture of Claim 77, wherein the transactions  
include purchasing at least one insurance policy.

81. The network architecture of Claim 77, wherein the transactions include contacting customers.
82. The network architecture of Claim 77, wherein the transactions include distributing marketing information.
83. The network architecture of Claim 77, wherein the transactions include submitting policy applications to insurance carriers.
84. The network architecture of Claim 77, wherein the transactions include receiving policy quotes from insurance carriers.
85. The network architecture of Claim 77, wherein the transactions include binding of insurance policies.
86. The network architecture of Claim 77, wherein the transactions include issuance of insurance policies from insurance carriers.
87. The network architecture of Claim 77, wherein the transactions include tracking of insurance policies.

88. The network architecture of Claim 77, wherein the transactions include submission of insurance claims to insurance carriers.

89. The network architecture of Claim 77, wherein the transactions include invoicing.

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90. A network architecture used for conducting insurance transactions,  
the network architecture comprising:  
at least one electronic device electronically connected to a wide-  
area network;

5 a first server electronically connected to the wide-area network;  
at least one data storage device electronically connected to the first  
server;

standardized data generator code stored within the data storage  
device; and

10 a plurality of insurance carrier servers electronically connected to  
the first server through the wide-area network.

91. The network architecture of Claim 90, wherein the electronic device  
is a computer.

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92. The network architecture of Claim 90, wherein the electronic device  
is portable.

93. The network architecture of Claim 90, wherein the wide-area  
20 network is an Internet.

94. The network architecture of Claim 90, wherein the standardized data generator code includes XML file generator code.
95. The network architecture of Claim 90, wherein the insurance transactions include selling at least one insurance policy.
96. The network architecture of Claim 90, wherein the insurance transactions include purchasing at least one insurance policy.
97. The network architecture of Claim 90, which includes standardized data processing code stored within the data storage device.

98. A network architecture used for conducting insurance transactions,  
the network architecture comprising:  
at least one electronic device electronically connected to an  
Internet;

5 a browser program stored in a first storage device which is  
electronically connected to the electronic device;

a first server electronically connected to the Internet;

a second storage device electronically connected to the first server;

standardized data generator code and standardized data processor

10 code stored within the second storage device;

a first database electronically connected to the first server;

raw data associated with insurance transactions stored within the  
first database;

a plurality of insurance carrier servers electronically connected to  
15 the first server through the Internet;

an insurance carrier database electronically connected to each of  
the insurance carrier servers; and

insurance carrier data stored within the insurance carrier  
databases.

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99. The network architecture of Claim 98, wherein the standardized  
data generator code includes XML file generator code.

100. The network architecture of Claim 98, wherein the standardized data processor code includes XML file parser code.
- 5 101. The network architecture of Claim 98, wherein the insurance transactions include selling at least one insurance policy.
- 10 102. The network architecture of Claim 98, wherein the insurance transactions include purchasing at least one insurance policy.
103. The network architecture of Claim 98, wherein the electronic device is a computer.
- 15 104. The network architecture of Claim 98, wherein the electronic device is portable.
105. The network architecture of Claim 98, wherein the electronic device includes a wireless connection to the Internet.
- 20 106. The network architecture of Claim 98, which includes management code stored within the second storage device.

107. The network architecture of Claim 98, which includes server request code stored within the second storage device.

108. The network architecture of Claim 98, which includes database request code stored within the second storage device.

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107. The network architecture of Claim 98, which includes server request code stored within the second storage device.



109. A network architecture used for conducting insurance industry activities, the network architecture comprising:
- a plurality of browsers electronically connected to a World Wide Web portion of an Internet;
  - 5 a first server electronically connected to the Internet;
  - at least one agent website hosted by the first server;
  - a first database electronically connected to the first server;
  - insurance-related data stored within the first database;
  - a first storage device electronically connected to the first server;
  - 10 HTML files stored within the first storage device;
  - XML file generator code and XML file parser code stored within the first storage device;
  - a plurality of carrier servers of different insurance carriers electronically connected to the first server through the Internet;
  - 15 at least one insurance carrier database electronically connected to each of the carrier servers;
  - insurance carrier data stored within each of the insurance carrier databases;
  - at least one resource provider server electronically connected to
  - 20 the first server through the Internet;
  - at least one resource database electronically connected to the resource provider server; and

insurance resource data stored within the resource databases.

110. The network architecture of Claim 109, wherein the insurance industry activities include selling at least one insurance policy.

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111. The network architecture of Claim 109, wherein the insurance industry activities include purchasing at least one insurance policy.

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112. The network architecture of Claim 109, which includes server request code stored within the first storage device.

113. The network architecture of Claim 109, which includes agency management code stored within the first storage device.

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